

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

2 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: Eric D. Fareri
Christina M. FareriCase No.: 23-12644
Judge: Jerrold N. Poslusny, Jr.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SDH Initial Debtor: EDF Initial Co-Debtor CMF

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$555.00 Monthly for 55 months to the Chapter 13 Trustee, starting on April 01, 2023 for approximately 55 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).
- c. Adequate protection payments will be made in the amount of \$ 1,496.40 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Pnc Mortgage (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Isabel C. Balboa, Esq. Trustee	Administrative	3,052.50
S. Daniel Hutchison, Esq. SH-6931	Attorney Fees	4,750.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Pnc Mortgage	321 Bergen Ave. Bellmawr	2,992.80	0.00	2,992.80	1,496.40

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Diamond Resorts Financial Services	Diamond Club Resorts 7500 Points	3,000.00	9,677.02

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Ford Motor Credit
U.S. Department of Housing and Urban Dev
Westlake Portfolio Management, LLC

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor Arrears to be Cured in Plan Nature of Contract or Lease Treatment by Debtor Post-Petition Payment

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Capital One Bank (USA) N.A.	321 Bergen Ave. Bellmawr	Judgment Lien, Discharged 2018 Chapter 7	1,696.97	207,000.00	12,050.77	193,252.26	1,696.97
Slovin's Inc	321 Bergen Ave. Bellmawr	Judgment Lien, Discharged 2018 Chapter 7	1,287.00	207,000.00	12,050.77	193,662.23	1,287.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 03/31/2023.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The debtors are modifying their Chapter 13 Plan to disclose that HUD is unaffected by the Plan and to resolve the Trustee's Objection to Confirmation of Plan.	The debtors propose to extend the length of their Plan from 36 months to 55 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 6, 2023	<u>/s/ Eric D. Fareri</u> Eric D. Fareri Debtor
Date: May 6, 2023	<u>/s/ Christina M. Fareri</u> Christina M. Fareri Joint Debtor
Date: May 6, 2023	<u>/s/ S. Daniel Hutchison, Esq.</u> S. Daniel Hutchison, Esq. SH-6931 Attorney for the Debtor(s)

In re:
Eric D Fareri
Christina M Fareri
Debtors

Case No. 23-12644-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 08, 2023

User: admin
Form ID: pdf901

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Total Noticed: 152

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric D Fareri, Christina M Fareri, 321 Bergen Avenue, Bellmawr, NJ 08031-1635
519877314	+ Advocare Allergy and Asthma, Re: 1118264, 409 Kings Highway South, Cherry Hill, NJ 08034-2512
519877313	+ Advocare Allergy and Asthma, Re: 1118264, E Main Street, Marlton, NJ 08053
519877315	+ Advocare Olivio Dermatology Center, Re: 1118264, 201 Haddon Ave., Haddon Township, NJ 08108-2860
519877322	+ Andrew Sklar, Esq., Re: CAM SC-001297-19, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634
519877323	+ Arcadia Recovery Bureau LLC, PO Box 6768, Reading, PA 19610-0768
519877324	+ Arcadia Recovery Bureau LLC, PO Box 70256, Philadelphia, PA 19176-0256
519904240	+ Attorney General, United States Department of Justice, Ben Franklin Station, P O Box 683, Washington, DC 20044-0683
519877327	+ Bromley Neurology PC, 739 S. White Horse Pike Suite # 1, Audubon, NJ 08106-1659
519877328	+ Bromley Neurology PC, Attn 25115W, PO Box 14000, Belfast, ME 04915-4033
519877331	+ Children Hospital of Philadelphia, PO Box 788017, Philadelphia, PA 19178-8017
519877332	+ Childrens Hospital of Philadelphia, Attn: Patient Billing, 3401 Civic Center Blvd., Philadelphia, PA 19104-4319
519877338	+ Complete Collection Service, Re: 88810975187, 1007 N. Federal Hwy, #280, Fort Lauderdale, FL 33304-1422
519877340	+ Cooper University Health Care, ATTN Patient Billing / Bankruptcy Dept, Re: # 2451534, One Cooper Plaza, Camden, NJ 08103-1461
519877339	+ Cooper University Health Care, ATTN Patient Billing / Bankruptcy Dept, Re: #1344694, One Cooper Plaza, Camden, NJ 08103-1461
519877341	+ Cooper University Health Care, ATTN Patient Billing / Bankruptcy Dept, Re: #2410070, One Cooper Plaza, Camden, NJ 08103-1461
519877343	+ Cooper University Health Care, Attn: Patient Billing, Re: # 2451534, PO Box 2090, Morrisville, NC 27560-2090
519877345	+ Cooper University Health Care, Attn: Patient Billing, Re: #1344694, PO Box 2090, Morrisville, NC 27560-2090
519877344	+ Cooper University Health Care, Attn: Patient Billing, Re: #2410070, PO Box 2090, Morrisville, NC 27560-2090
519877342	+ Cooper University Health Care, Attn: Patient Billing, Re: 1344694, PO Box 2090, Morrisville, NC 27560-2090
519877348	+ Diamond Resorts Financial Services, PO Box 8758, Pompano Beach, FL 33075-8758
519877350	+ Dr. Enrico A Marcelli, DO, 63 Kresson Road, Cherry Hill, NJ 08034-3200
519877352	+ Express Claims, Inc., 2360 Lakewood Road, Toms River, NJ 08755-1929
519877353	+ Express Claims, Inc., 5105 Route 33, 2nd Floor, Suite G, Farmingdale, NJ 07727-4004
519877354	#+ Fed Loan Servicing, Attn: Bankruptcy Dept, Po Box 69184, Harrisburg, PA 17106-9184
519877357	+ First Electronic Bank/gfscs, Attn: Bankruptcy Dept, Po Box 521271, Salt Lake City, UT 84152-1271
519877358	+ First National Bank/Legacy/Ccs, Attn: Bankruptcy Dept, Po Box 5097, Sioux Falls, SD 57117-5097
519877362	+ Foot & Ankle Center, Ganttown Professional Plaza, 438 Ganttown Rd, Ste B4, Sewell, NJ 08080-1887
519877367	+ Goldman & Warshaw P.C., Re: DC-000376-09, PO Box 2500, Caldwell, NJ 07007-2500
519877368	+ Goldman & Warshaw PC, Re: DC-000376-09, 34 Maple Ave. Suite 101, Pine Brook, NJ 07058-9394
519904241	+ ISN Corporation, Attn: Kaitlyn Rush, Default Specialist, 2000 N. Classen Blvd., Suite 3200, Oklahoma City, OK 73106-6034
519877373	+ Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
519877374	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
519877376	+ Jefferson Health, Attn: Patient Accounts, 615 Chestnut Street, 14th Floor, Philadelphia, PA 19106-4495
519877375	+ Jefferson Health, Att: Billing/Bankruptcy Dept., 111 South 11th Street, Philadelphia, PA 19107-4824
519877383	+ LVNV Funding, 6801 S. Cimarron Road, Suite 424-J, Las Vegas, NV 89113-2273
519877377	+ Labcorp, Attn: Patient Billing, Re: 54957291, 531 Maple Ave., Burlington, NC 27215
519877394	+ Optum Medical Care of NJ PC, Re: 450408091, PO Box 95000-7510, Philadelphia, PA 19195-7510
519877403	+ PSE&G, Attn: Bankruptcy Dept. and/or, Julianna Lambert, Spec. Credit & Collect, P O Box 709, Newark, NJ 07101-0709
519877395	+ Pasternack Pediatric Dental, 1 Britton Place, Suite 11, Voorhees, NJ 08043-2514
519877397	+ Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
519877396	+ Penn Medicine, UPHS Physicians Patient Pay, P O Box 8244406, Philadelphia, PA 19182-4406
519877401	+ ProCo, Re: Rothman Account, 700 Turner Way, Suite 160, Aston, PA 19014

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519877405 + Quality Asset Recovery, Re: Cooper Health System, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519904243 + Rancocas Anesthesiology, 201 Route 17 North, 8th Floor, Rutherford, NJ 07070-2597
519904244 Rancocas Anesthesiology PA, P O Box 4603, Lancaster, PA 17604-4603
519877410 Reconstructive Orthopedics PA, 4A Eves Drive, Suite 100, Marlton, NJ 08053
519877415 + Rothman Institute, Attn: Bankruptcy Department, 925 Chestnut St. 5th floor, Philadelphia, PA 19107-4290
519877419 Slomin's Inc, Attn: Customer Billing/Bankruptcy Dept, PO Box 1886, Hicksville, NY 11802-1886
519877420 + South Jersey Radiology Assoc, PO Box 1710, Voorhees, NJ 08043-7710
519877421 + South Jersey Radiology Assoc, Re: CAM SC-001297-19, PO Box 1710, Voorhees, NJ 08043-7710
519877422 + South Jersey Radiology Associates, Attn: Patient Billing, 1307 White Horse Road, Ste A102, Voorhees, NJ 08043-2100
519877425 + Summit Surgical Center, 200 Bowman Drive, Suite D160, Voorhees, NJ 08043-9633
519877431 + Synchrony Bank/Network/HHGregg, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519877434 + Trugreen, Re: 7006444128, 1790 Kirby Pkwy, Suite 300, Germantown, TN 38138-7411
519904245 + U.S. Department of Housing and Urban Dev, Attn: Marcia Fudge, Secretary, 40 Marietta Street, Atlanta, GA 30303-2812
519878038 + U.S. Department of Housing and Urban Development, 40 Marietta Street, Atlanta, GA 30303-2812
519877439 + Virtua, Re: 2104117622, PO Box 71430, Philadelphia, PA 19176-1426
519877438 + Virtua, Attn: Bankruptcy Department, 303 Lippincott Drive, Marlton, NJ 08053-4160
519877440 + Virtua Health Systems, Attn: Patient Accounting, 2000 Crawford Place, Suite 100, Mount Laurel, NJ 08054-3920
519877443 + Webbank/Gettington Credit Card, Attn: Bankruptcy Dept, PO Box 1250, Saint Cloud, MN 56395-0001
519877444 + West Jersey Aesthesia Assoc, Re: WJA 265986, 1000 White Horse Road, Suite 204, Voorhees, NJ 08043-4408

TOTAL: 62

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 08 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 08 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519877319	^ MEBN	May 08 2023 20:28:38	AMCOL Systems, Inc., Re: 50081723, PO Box 21625, Columbia, SC 29221-1625
519877318	^ MEBN	May 08 2023 20:28:40	AMCOL Systems, Inc., Re: 38917855, PO Box 21625, Columbia, SC 29221-1625
519877316	+ Email/Text: backoffice@affirm.com	May 08 2023 20:35:00	Affirm, Inc., Attn: Bankruptcy Dept, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519904233	Email/PDF: MerrickBKNotifications@Resurgent.com	May 08 2023 20:49:50	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519877317	+ Email/Text: ally@ebn.phinsolutions.com	May 08 2023 20:33:00	Ally Financial, Inc, Attn: Bankruptcy Dept, 500 Woodard Ave, Detroit, MI 48226-3416
519877321	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 08 2023 20:34:00	AmeriCredit/GM Financial, Attn: Bankruptcy Dept, Po Box 183853, Arlington, TX 76096-3853
519877320	+ Email/PDF: bncnotices@becket-lee.com	May 08 2023 20:49:48	American First Finance/Finwise, Attn: Bankruptcy Dept, Po Box 565848, Dallas, TX 75356-5848
519877323	^ MEBN	May 08 2023 20:29:56	Arcadia Recovery Bureau LLC, PO Box 6768, Reading, PA 19610-0768
519877325	+ Email/Text: rperez@arcadiarecovery.com	May 08 2023 20:35:00	Arcadia Recovery Bureau LLC, 645 Penn St. 4th floor, Reading, PA 19601-3559
519877326	+ Email/Text: bk@avant.com	May 08 2023 20:35:00	Avant, Attn: Bankruptcy Dept, Po Box 9183380, Chicago, IL 60691-3380
519877329	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 08 2023 20:37:52	Capital One Bank (USA) N.A., Attn: Bankruptcy Department, 4851 Cox Road, Glen Allen, VA 23060-6293
519877330	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 08 2023 20:49:51	Capital One Bank USA N.A., Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285

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519877333	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2023 20:49:56	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519877334	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2023 20:35:00	Comenity Bank/Express, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519877335	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2023 20:35:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519877336	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2023 20:35:00	Comenity/Cb//Prpugd, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519877337	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2023 20:35:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519877346	+ Email/Text: bankruptcy@sccompanies.com	May 08 2023 20:35:00	Country Door/Swiss Colony, Attn: Bankruptcy Dept, 1112 Seventh Ave, Monroe, WI 53566-1364
519877347	+ Email/Text: BKY@creditorsbureau.com	May 08 2023 20:34:00	Creditor's Bureau USA, 757 L Street, Fresno, CA 93721-2998
519877388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2023 20:38:18	Macys/fdsb, Attn: Bankruptcy Dept, 9111 Duke Boulevard, Mason, OH 45040
519883973	Email/Text: mrdiscen@discover.com	May 08 2023 20:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519877349	+ Email/Text: mrdiscen@discover.com	May 08 2023 20:33:00	Discover Financial, Attn: Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
519877351	Email/Text: operationsclerk@easypayfinance.com	May 08 2023 20:33:00	Easy Pay/Duvera Collections, Attn: Bankruptcy Dept, Po Box 2549, Carlsbad, CA 92018
519905748	Email/Text: ECMCBKNotices@ecmc.org	May 08 2023 20:35:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
519877360	Email/Text: BNSFS@capitalsvcs.com	May 08 2023 20:34:00	First Savings Bank/CCS, Attn: Bankruptcy Dept, P.O. Box 5019, Sioux Falls, SD 57117
519877361	Email/Text: Bankruptcy@FMAAlliance.com	May 08 2023 20:34:00	FMA Alliance, Ltd, Re: Upstart Funding, 12339 Cutten Road, Houston, TX 77066
519895657	Email/Text: EBNBKNOT@ford.com	May 08 2023 20:35:00	Ford Motor Credit Company, LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
519877355	+ Email/Text: bnc-bluestem@quantum3group.com	May 08 2023 20:35:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy Dept, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519877356	+ Email/Text: bankruptcy@firstelectronic.com	May 08 2023 20:35:00	First Electronic Bank, Attn: Bankruptcy Dept, Po Box 521271, Salt Lake City, UT 84152-1271
519877359	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 08 2023 20:49:49	First Premier Bank, Attn: Bankruptcy Dept, Po Box 5524, Sioux Falls, SD 57117-5524
519877363	+ Email/Text: EBNBKNOT@ford.com	May 08 2023 20:35:00	Ford Motor Credit, POB 542000, Omaha, NE 68154-8000
519877364	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 08 2023 20:34:00	Fortiva/Tbom/Atls/Thd, Attn: Bankruptcy Dept, Po Box 105555, Atlanta, GA 30348-5555
519877366	Email/Text: bnc-bluestem@quantum3group.com	May 08 2023 20:35:00	Gettington.com, PO Box 1500, Saint Cloud, MN 56395-1500
519877365	+ Email/Text: bnc-bluestem@quantum3group.com	May 08 2023 20:35:00	Gettington.com, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
519877369	Email/Text: Bankruptcy@ICSystem.com	May 08 2023 20:34:00	IC Systems Inc., P O Box 64378, Saint Paul, MN 55164-0378
519877370	+ Email/Text: Bankruptcy@ICSystem.com	May 08 2023 20:34:00	IC Systems Inc., 444 Hwy 96 E, Saint Paul, MN 55127-2557
519877371	+ Email/Text: Bankruptcy@ICSystem.com		

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		May 08 2023 20:34:00	IC Systems, Inc, Attn: Bankruptcy Dept, Po Box 64378, St. Paul, MN 55164-0378
519877372	Email/Text: sbse.cio.bnc.mail@irs.gov	May 08 2023 20:34:00	Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
519877378	Email/Text: govtaudits@labcorp.com	May 08 2023 20:34:00	Labcorp, Attn: Patient Billing/Bankruptcy Dept, Re: 54957291, PO Box 2240, Burlington, NC 27216-2240
519877382	Email/Text: ktramble@lendmarkfinancial.com	May 08 2023 20:33:00	Lendmark, 2118 Usher Street, Covington, GA 30014
519877381	Email/Text: ktramble@lendmarkfinancial.com	May 08 2023 20:33:00	Lendmark, Attn: Bankruptcy Dept, 2118 Usher Street, Covington, GA 30014
519877384	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:16	LVNV Funding LLC, C/O Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
519877385	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:00	LVNV Funding LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
519877386	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:19	LVNV Funding LLC, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
519882629	Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519877387	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:18	LVNV Funding/Resurgent Capital, Attn: Bankruptcy Dept, PO Box 10497, Greenville, SC 29603-0497
519877379	+ Email/Text: Documentfiling@lciinc.com	May 08 2023 20:34:00	Lending Club, Attn: Bankruptcy Dept, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519877380	+ Email/Text: Documentfiling@lciinc.com	May 08 2023 20:34:00	Lending Club, Attn: Bankruptcy Department, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
519877389	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2023 20:38:20	Macys/fdsb/cbna, Attn: Bankruptcy Dept, 9111 Duke Boulevard, Mason, OH 45040-8999
519877390	+ Email/Text: Mercury@ebn.phinsolutions.com	May 08 2023 20:34:00	Mercury/FBT, Attn: Bankruptcy Dept, Po Box 84064, Columbus, GA 31908-4064
519877391	+ Email/Text: bankruptcy@sccompanies.com	May 08 2023 20:35:00	Midnight Velvet/Montgomery Ward, Attn: Bankruptcy Dept, 1112 7th Avenue, Monroe, WI 53566-1364
519877392	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 08 2023 20:49:50	Ollo Card Services/Ally, Attn: Bankruptcy Dept, Po Box 9222, Old Bethpage, NY 11804-9222
519877393	+ Email/PDF: cbp@onemainfinancial.com	May 08 2023 20:38:04	OneMain Financial, Attn: Bankruptcy Dept, Po Box 3251, Evansville, IN 47731-3251
519904242	Email/Text: bankruptcies@penncredit.com	May 08 2023 20:34:00	Penn Credit Corporation, 2800 Commerce Drive, P O Box 69703, Harrisburg, PA 17110
519877398	Email/Text: Bankruptcy.Notices@pnc.com	May 08 2023 20:34:00	Pnc Mortgage, Attn: Bankruptcy Dept, Po Box 8819, Dayton, OH 45401
519877400	Email/Text: signed.order@pfwattorneys.com	May 08 2023 20:34:00	Pressler, Felt & Warshaw, L.L.P., Attn: Theologia Papadelias, Esq., Re: DC 007746-22, 7 Entin Road, Parsippany, NJ 07054-5020
519877399	Email/Text: signed.order@pfwattorneys.com	May 08 2023 20:34:00	Pressler, Felt & Warshaw, L.L.P., Re: DC-007746-22, 7 Entin Road, Parsippany, NJ 07054-5020
519877402	+ Email/Text: clientservicesny@pcbinc.org	May 08 2023 20:34:00	Professional Claims Bureau, LLC, Re: 0021000513, 439 Oak St., Garden City, NY 11530-6453
519877405	^ MEBN	May 08 2023 20:29:49	Quality Asset Recovery, Re: Cooper Health

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			System, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519877404	^ MEBN	May 08 2023 20:29:43	Quality Asset Recovery, Attn: Bankruptcy Dept, Re: Cooper Health System, PO Box 239, Gibbsboro, NJ 08026-0239
519877406	+ Email/Text: BankruptcyMail@questdiagnostics.com	May 08 2023 20:35:00	Quest Diagnostics Incorporated, 500 Plaza Drive, Secaucus, NJ 07094-3656
519877407	+ Email/Text: ngisupport@radiusgs.com	May 08 2023 20:34:00	Radius Global Solutions, Re: 002-75306913, 9550 Regency Square Blvd. Suite 500A, Jacksonville, FL 32225-8116
519877408	+ Email/Text: ngisupport@radiusgs.com	May 08 2023 20:34:00	Radius Global Solutions LLC, Re: 002-75306913, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
519877409	+ Email/Text: ngisupport@radiusgs.com	May 08 2023 20:34:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
519877411	+ Email/Text: clientservices@remexinc.com	May 08 2023 20:34:00	Remex Inc., Attn: Bankruptcy Dept, 307 Wall Street, Princeton, NJ 08540-1515
519877412	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:18	Resurgent Capital Services, Attn: Bankruptcy Dept, Po Box 10497, Greenville, SC 29603-0497
519877413	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:37:49	Resurgent Capital Services, Suite 110 MS576, 55 Beattie Place, Greenville, SC 29601-2165
519877414	Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:19	Resurgent Capital Services, P O Box 10497, Greenville, SC 29603-0497
519877424	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 09 2023 09:31:00	State of NJ Division of Taxation, Attn: Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519877416	+ Email/PDF: pa_dc_claims@navient.com	May 08 2023 20:38:16	Sallie Mae, Inc, Attn: Bankruptcy Dept, Po Box 9500, Wilkes Barre, PA 18773-9500
519877417	+ Email/Text: bankruptcy@savit.com	May 08 2023 20:35:00	Savit Collection Agency, Attn: Bankruptcy Dept, Po Box 250, East Brunswick, NJ 08816-0250
519877418	Email/Text: bankruptcy@savit.com	May 08 2023 20:35:00	Savit Collection Agency, Re: D97202, PO Box 250, East Brunswick, NJ 08816-0250
519877423	+ Email/PDF: cbp@onemainfinancial.com	May 08 2023 20:37:44	Springleaf Fin Svcs F, 601 Nw 2nd Street, Evansville, IN 47708-1013
519877426	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:49:54	Syncb/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519877427	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:50:06	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519877428	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:38:06	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519877429	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:37:57	Synchrony Bank/JCPenney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519877430	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:50:02	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519877432	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:38:15	Synchrony Bank/Sams, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519877433	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:38:00	Synchrony Bank/TJX/Cos, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519877435	+ Email/Text: ECMCBKNotices@ecmc.org	May 08 2023 20:35:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy Dept, P.O. Box 16408, Saint Paul, MN 55116-0408
519877436	Email/Text: bknotice@upgrade.com	May 08 2023 20:33:00	Upgrade, Inc., Attn: Bankruptcy Dept, 275 Battery Street 23rd Floor, San Francisco, CA 94111

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519904246	+ Email/Text: usanj.njbankr@usdoj.gov	May 08 2023 20:35:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
519904247	+ Email/Text: Lizann.Davis@pennmedicine.upenn.edu	May 08 2023 20:35:00	University of Pennsylvania Hospital /, Univ. of Penn Health System, Attn: Patient Billing, 3400 Spruce Street, Philadelphia, PA 19104-4238
519877437	+ Email/Text: LCI@upstart.com	May 08 2023 20:34:00	Upstart Finance, Attn: Bankruptcy Dept, Po Box 1503, San Carlos, CA 94070-7503
519882609	^ MEBN	May 08 2023 20:29:42	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519877441	Email/Text: bankruptcynotices@vivecard.com	May 08 2023 20:34:00	Vive Financial, Attn: Bankruptcy Dept, 380 Data Drive, Suite 200, Draper, UT 84020
519877442	+ Email/Text: bnc-bluestem@quantum3group.com	May 08 2023 20:35:00	Webbank/Gettington, Attn: Bankruptcy Dept, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519877445	^ MEBN	May 08 2023 20:28:42	Westlake Portfolio Management, LLC, Attn: Bankruptcy Dept, Po Box 76809, Los Angeles, CA 90076-0809
519898675	+ Email/PDF: resurgentbknotifications@resurgent.com	May 08 2023 20:38:24	Westlake Services, LLC c/o, Resurgent Capital Services, PO Box 3427, Greenville, SC 29602-3427

TOTAL: 92

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
S. Daniel Hutchison	on behalf of Joint Debtor Christina M Fareri sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

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S. Daniel Hutchison

on behalf of Debtor Eric D Fareri sdhteamlaw@outlook.com
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6